

FIG. 2

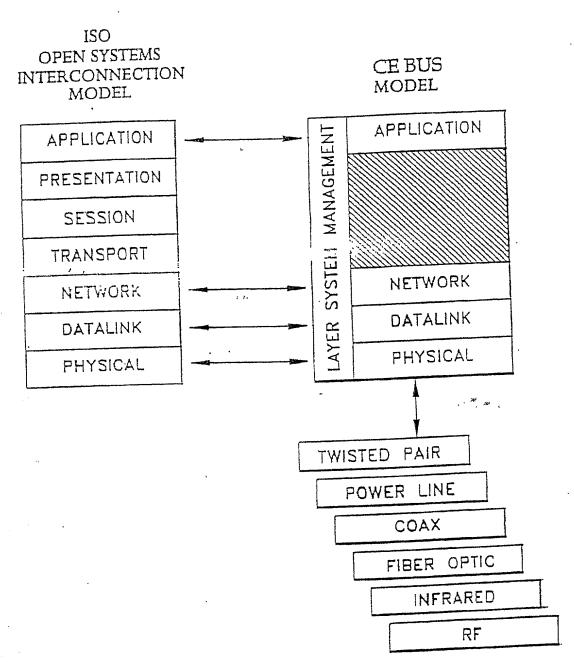


FIG. 3

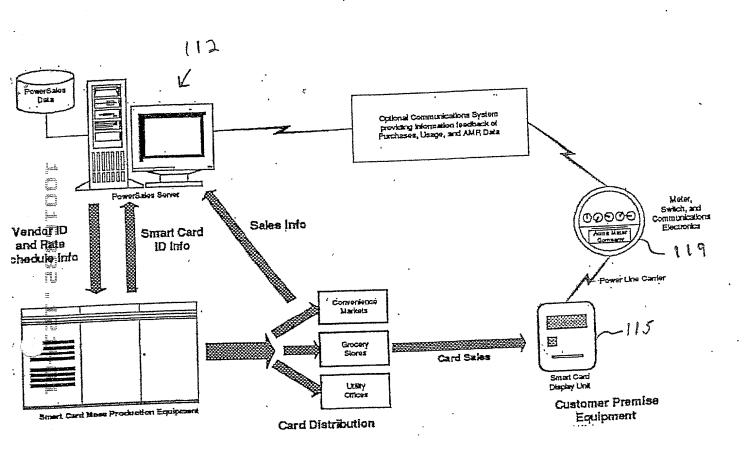


FIG. 4

Payment Cycle

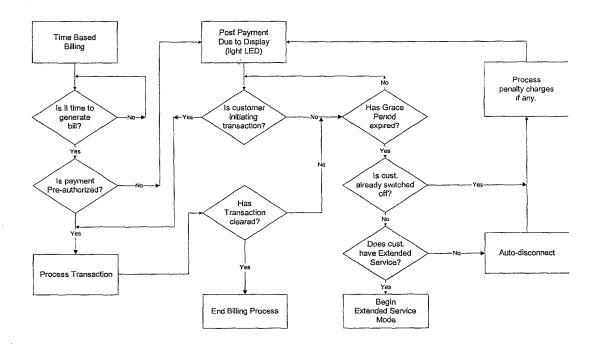


Figure 5

Payment Cycle

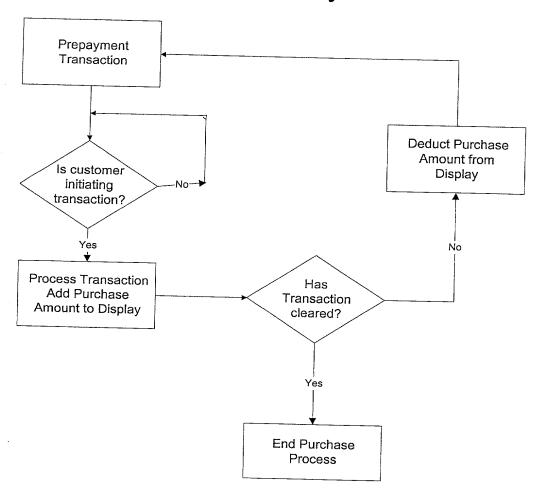


Figure 6